

Cayman National Bank Ltd., International Premier Banking Division & Cayman National (Dubai) Limited

Schedule of Fees and Charges, Effective 1st October, 2015



The below fees, charges and conditions are **applicable to accounts opened at Cayman National Bank Ltd., International Premier Banking Division and Cayman National (Dubai) Ltd., effective 1st October 2015**, and are subject to change. We will advise you of any changes to these fees either in writing, through advertisements or internet postings at least 30 days in advance from date of effect. In addition to the fees listed below, please note that the standard Service Fees of Cayman National Bank Ltd, will apply.

- The base currency is USD, unless otherwise noted.
- These fees do not include any additional charges that other banks may levy and are passed on to you.
- All foreign currency accounts will attract fees converted from the USD equivalent at the prevailing rate, with the exception of those as noted below.

ALL Internal transfers and wire payments via Personal/Business Online made directly between any of your CNB accounts are FREE.

Accounts	Personal	Corporate
Minimum Account Balance (based on account currency)	\$100,000.00	\$100,000.00
Minimum Account Opening Fee (based on account currency)	\$250.00	\$1,000.00
Annual Maintenance Fee	\$300.00	\$600.00
Minimum Monthly Administration Fee	\$25.00	\$50.00

Limited Partnership/Closed-End Fund Accounts (up to a limit of 15 partners/investors)*

Minimum Account Opening Fee (non-refundable)	\$2,500.00
Annual Maintenance Fee	\$1,500.00
Adoption Fee for Each Partner/Investor and Account Changes	\$400.00

* Accounts with 15 or more partners/investors must utilise a locally approved Fund Administrator

Account Services

Audit Confirmation	\$50.00
Bank Reference	\$40.00
Copy of Incoming Payment	\$5.00
Courier Charges	as applicable to the jurisdiction
Dormant Accounts	\$25.00 (annual maintenance fee)
Duplicate Statement	\$10.00
Research and Investigations	\$50.00
Standing Orders	\$10.00 set up (plus any other associated fees)
Term Deposit Breakage	Min. \$200.00 (plus any interest differential)
Wire Transfer Payment Tracer	\$40.00

Credit Card Fees

Visa Infinite Card

Annual Fee	350.00
Additional Card	150.00
Card Replacement	FREE
ATM Withdrawal (at any ATM)	
2% of the withdrawal amount	Minimum 10.00
Cash Advance Fee (at any Bank)	
2% of Transaction	Minimum 10.00
Copies of Itemised Charges	15.00
Credit Limit Increase	FREE
Statement Copies (after 60 days)	20.00
Interest Rate	14.04%
Activation Bonus	10,000 reward points
Late Payment Fee	45.00
Over Limit Fee	30.00

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Credit Card Fees (Continued)

Visa Business Card

Annual Fee		100.00
Card Replacement		24.00
ATM Withdrawal (at any ATM)		
2% of the withdrawal amount	Minimum	5.00
Cash Advance Fee (at any Bank)		
2% of Transaction	Minimum	5.00
Copies of Itemised Charges		15.00
Credit Limit Increase		25.00
Express Service		18.00
<i>(Existing customers receive a new card within 24 hours/next business day)</i>		
Interest Rate/Finance Charge		16.08% pa
Late Payment Fee		40.00
Over Limit Fee		30.00
Statement Copies (within 60 days)		8.40
Statement Copies (after 60 days)		12.00
Returned Cheque Fee		24.00
Credit Card Dispute Fee		24.00

(initiated by customer with charge/purchase correctly made)

MasterCard Gold

Annual Fee		95.00
Additional Card		35.00
Card Replacement		24.00
ATM Withdrawal (at any ATM)		
2% of the withdrawal amount	Minimum	5.00
Cash Advance Fee (at any bank)		
2% of Transaction	Minimum	5.00
Copies of Itemised Charges		15.00
Credit Limit Increase		25.00
Express Service		18.00
<i>(Existing customers receive a new card within 24 hours/next business day)</i>		
Interest Rate/Finance Charge		16.08% pa
Late Payment Fee		40.00
Over Limit Fee		30.00
Statement Copies (within 60 days)		8.40
Statement Copies (after 60 days)		12.00
Returned Cheque Fee		24.00
Credit Card Dispute Fee		24.00

(initiated by customer with charge/purchase correctly made)

Drafts

International Drafts	\$40.00
Local Drafts	\$10.00
Stop Payment Instructions	\$50.00

Wire Transfers

Incoming Wires	\$7.20
Internal Transfers (fax/email)	\$10.00
Wire Transfers*	CNB Standard wire fee charges apply (unless otherwise agreed)

* Wire transfer and draft request instructions received via Online Banking receive a 20% reduction of the standard fee.